

Table I. B. 3. b(1996) Percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.9%	55.3%	77.4%	89.1%	96.7%	99.1%	69.9%	97.7%
<b>Industry group</b>								
Agric., fish., forest.	66.3%	39.6%	59.5%	81.2%	67.1%	99.5%	50.6%	88.6%
Mining	95.5%	64.7%	72.9%	99.7%	99.6%	100.0%	72.6%	99.9%
Construction	76.6%	46.9%	74.0%	90.2%	91.8%	100.0%	65.7%	93.3%
Manufacturing	95.3%	66.8%	81.8%	90.3%	97.8%	98.6%	81.5%	97.8%
Transp., commu., util.	92.9%	52.2%	79.3%	90.6%	91.7%	99.7%	70.8%	97.7%
Wholesale trade	92.6%	62.9%	81.6%	95.7%	98.9%	99.2%	77.0%	98.9%
Retail trade	86.4%	46.3%	67.2%	81.2%	95.0%	99.8%	60.2%	97.9%
Fin., ins., real est.	94.0%	66.4%	94.0%	96.0%	99.9%	97.2%	78.5%	98.0%
Services	89.0%	58.7%	79.5%	88.8%	97.0%	99.6%	70.8%	97.8%
Unknown	33.1%	29.7%	78.5% *	0.0%	0.0%	0.0%	33.1%	0.0%
<b>Ownership</b>								
For profit, incorporated	91.4%	61.1%	79.2%	89.0%	96.9%	99.1%	74.4%	97.7%
For profit, unincorporated	67.9%	39.4%	58.4%	84.2%	92.6%	99.0%	46.7%	95.2%
Nonprofit	95.5%	68.9%	87.5%	93.0%	99.8%	99.2%	80.4%	99.1%
Unknown	87.0%	42.6%	58.5%	79.6%	87.4%	99.7%	49.5%	96.1%
<b>Age of firm</b>								
Less than 5 years	61.1%	43.0%	59.9%	75.9%	82.9%	99.5%	51.5%	87.8%
5-9 years	73.8%	49.7%	70.4%	86.2%	93.1%	99.9%	64.0%	91.7%
10-19 years	82.6%	59.3%	78.1%	88.5%	93.5%	100.0%	71.7%	95.2%
20 or more years	95.7%	71.8%	90.2%	95.8%	99.6%	99.9%	85.0%	99.5%
Unknown	97.1%	49.8%	69.5%	85.2%	96.2%	98.7%	69.1%	98.0%
<b>Multi/single status</b>								
2 or more locations	98.0%	75.3%	86.5%	92.7%	97.3%	99.1%	85.7%	98.5%
1 location only	77.6%	54.9%	76.5%	87.7%	95.6%	100.0%	68.4%	94.5%
<b>Percent full-time employees</b>								
Less than 25%	73.8%	28.8%	34.0%	70.0%	89.8%	97.3%	40.8%	93.5%
25-49%	77.0%	27.7%	47.5%	75.9%	88.2%	99.2%	44.9%	94.9%
50-74%	82.4%	44.1%	58.8%	81.0%	96.2%	98.2%	54.7%	96.3%
75% or more	91.2%	58.3%	81.7%	90.7%	97.0%	99.2%	73.2%	98.0%
<b>Union presence</b>								
No union employees	86.8%	55.6%	77.3%	89.3%	96.8%	99.5%	69.8%	97.4%
Has union employees	98.1%	79.6%	88.9%	97.4%	98.6%	99.9%	90.3%	99.3%
Unknown	93.9%	43.6%	72.5%	81.2%	94.1%	98.5%	59.0%	97.6%
<b>Percent low wage employees</b>								
50% or more low wage	70.7%	24.2%	41.5%	71.1%	89.2%	99.2%	42.0%	90.7%
Less than 50% low wage	89.8%	61.4%	83.4%	93.4%	98.3%	98.9%	75.6%	98.2%
Unknown	95.1%	46.7%	74.0%	83.5%	95.6%	99.3%	62.1%	98.3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table I.B.3.b(1996) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.30%	1.07%	1.18%	0.71%	0.58%	0.28%	0.57%	0.28%
<b>Industry group</b>								
Agric., fish., forest.	4.41%	4.20%	7.68%	10.03%	12.40%	10.49%	3.83%	4.17%
Mining	1.37%	11.19%	14.95%	23.51%	10.50%	0.00%	8.20%	0.13%
Construction	1.52%	2.45%	3.35%	2.55%	3.33%	0.00%	2.00%	2.55%
Manufacturing	0.57%	3.93%	2.20%	1.14%	0.96%	1.02%	1.84%	0.61%
Transp., comm., util.	1.77%	3.78%	6.61%	2.75%	5.05%	0.31%	2.79%	1.72%
Wholesale trade	0.58%	2.55%	2.74%	1.00%	0.49%	0.29%	1.25%	0.21%
Retail trade	0.52%	2.32%	1.95%	1.12%	0.76%	0.11%	1.23%	0.38%
Fin., ins., real est.	0.99%	2.44%	1.77%	1.82%	0.07%	1.65%	1.36%	1.05%
Services	0.49%	1.41%	1.89%	1.31%	1.04%	0.11%	1.06%	0.41%
Unknown	8.86%	8.39%	23.63% *	0.00%	0.00%	0.00%	8.86%	0.00%
<b>Ownership</b>								
For profit, incorporated	0.30%	1.48%	1.17%	0.74%	0.77%	0.36%	0.72%	0.29%
For profit, unincorporated	1.88%	0.90%	4.18%	3.64%	4.18%	0.63%	1.74%	2.28%
Nonprofit	0.64%	2.53%	3.09%	2.06%	0.08%	0.63%	1.37%	0.44%
Unknown	1.49%	4.47%	11.01%	8.76%	5.05%	0.16%	3.92%	1.31%
<b>Age of firm</b>								
Less than 5 years	2.10%	2.53%	3.69%	5.33%	7.67%	0.25%	1.71%	4.43%
5-9 years	0.99%	1.66%	1.77%	2.15%	2.59%	0.03%	1.09%	1.57%
10-19 years	0.92%	1.59%	2.09%	1.61%	2.46%	0.02%	1.78%	1.11%
20 or more years	0.21%	1.81%	0.46%	0.70%	0.29%	0.14%	0.48%	0.13%
Unknown	0.45%	6.25%	6.33%	2.71%	0.85%	0.40%	2.77%	0.46%
<b>Multi/single status</b>								
2 or more locations	0.31%	5.22%	2.04%	1.27%	0.56%	0.29%	2.09%	0.30%
1 location only	0.56%	1.03%	1.13%	0.92%	1.40%	0.00%	0.60%	1.11%
<b>Percent full-time employees</b>								
Less than 25%	2.46%	6.19%	4.66%	3.88%	4.65%	1.27%	2.49%	1.84%
25-49%	1.06%	2.16%	3.23%	2.82%	3.50%	0.36%	1.94%	0.94%
50-74%	1.26%	1.92%	3.01%	3.38%	1.69%	0.87%	2.00%	0.89%
75% or more	0.32%	1.17%	1.28%	0.82%	0.56%	0.30%	0.65%	0.29%
<b>Union presence</b>								
No union employees	0.36%	1.17%	1.09%	0.67%	0.56%	0.14%	0.60%	0.38%
Has union employees	0.30%	3.18%	5.75%	1.14%	1.04%	0.10%	1.51%	0.33%
Unknown	0.59%	2.43%	4.80%	3.50%	2.60%	0.60%	1.91%	0.66%
<b>Percent low wage employees</b>								
50% or more low wage	1.03%	2.03%	2.83%	2.47%	1.90%	0.25%	2.03%	1.07%
Less than 50% low wage	0.28%	1.02%	0.93%	0.59%	0.55%	0.66%	0.46%	0.37%
Unknown	0.36%	2.79%	4.54%	3.02%	1.64%	0.25%	1.55%	0.18%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

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